

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM	
U.S. Bankruptcy Court MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Telephone number: 973-645-4764 Honorable Vincent F. Papalia, U.S. Bankruptcy Judge	
CASE NUMBER: 19-25396-VFP	DATE FILED:: 8/8/19
In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): James X. Rezabala xxx-xx-6609 Erika M. Penachi xxx-xx-7533	ADDRESS OF DEBTOR(S): 3365 Kennedy Blvd. Jersey City, NJ 07307 453 Tomas Ave. Apt. 2 Lyndhurst, NJ 07071
DEBTOR'S ATTORNEY: William P. Bonomo 3710 Kennedy Blvd Union City, nj 07087 (201) 430 8393 William P. Bonomo 3710 Kennedy Blvd Union City, nj 07087 (201) 430 8393	TRUSTEE: Steven P. Kartzman Mellinger, Sanders & Kartzman LLC 101 Gibraltar Dr Suite 2F Morris Plains, NJ 07950 (973) 267-0220

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

2/24/20

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.

Dated: December 2, 2019

FOR THE COURT
Jeanne Naughton, Clerk

Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New JerseyIn re:
James X. Rezabala
Erika M. Penachi
DebtorsCase No. 19-25396-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: noaPage 1 of 2
Total Noticed: 39

Date Rcvd: Dec 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2019.

db +James X. Rezabala, 3365 Kennedy Blvd., Jersey City, NJ 07307-4208
jdb +Erika M. Penachi, 453 Tomas Ave., Apt. 2, Lyndhurst, NJ 07071-3117
aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F,
Morris Plains, NJ 07950-1287

518398807 +Bank of America, N. A., 4909 Savarese Center, Tampa, FL 33634-2413
518398809 +Bank of America, N. A., 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
518398810 +Best Buy Co. / Citi Bank, N. A., P.O. Box 6497, Sioux Falls, SD 57117-6497
518398818 +Citi Bank, N. A. / Best Buy Co., P.O. Box 790034, Attn : Centralized Bankruptcy,
Saint Louis, MO 63179-0034

518398822 +First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155
518398823 +First Credit Services, P.O. Box 55, 3 Sciles Ave., Piscataway, NJ 08855-7200
518398825 +Frederick I. Weinberg & Associates, P.C., 1200 Laurel Oak Rd., Ste.104,
Org. acct. # 5466-3229-9947-7213, Voorhees, NJ 08043-4317

518398826 +Jersey City Municipal Utility Authority, 69 DeVoe Place, Hackensack, NJ 07601-6105
518398828 +Kohl's / Capital One Bank, N. A., P.O. Box 30285, Attn : Bankruptcy Dept.,
Salt Lake City, UT 84130-0285

518398829 +Mercantile Adjustment Bureau, LLC, 165 Lawrence Bell Dr., Ste. 100,
Org. acct. # ends in 5599, Williamsville, NY 14221-7900

518398830 Radius Global Solutions, LLC, P.O. Box 390846, Org. acct. # 3499920038772463,
Jacksonville, FL 32225

518398833 +State Auto Sales, 510 Kennedy Blvd., Union City, NJ 07087-3411
518398834 +State of New Jersey Tax Dept., 50 Barrack Street, Trenton, NJ 08608-2006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 04 2019 00:18:57 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 04 2019 00:18:52 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518398802 +EDI: AARGON.COM Dec 04 2019 04:38:00 Aargon Collection Agency, 3025 W. Sahara,
Org. acct. # 006904079207, Las Vegas, NV 89102-6094
518398803 +EDI: AARGON.COM Dec 04 2019 04:38:00 Aargon Collection Agency, 8668 Springmountain Rd.,
Attn : Bankruptcy Dept., Las Vegas, NV 89117-4132

518398804 +EDI: AMEREXPR.COM Dec 04 2019 04:38:00 American Express Co., P.O. Box 297871,
Fort Lauderdale, FL 33329-7871

518398805 +EDI: AMEREXPR.COM Dec 04 2019 04:38:00 American Express Co., P.O. Box 981540,
Attn : Correspondence Dept., El Paso, TX 79998-1540

518398808 EDI: BANKAMER.COM Dec 04 2019 04:38:00 Bank of America, N. A., P.O. Box 982238,
Attn : Bankruptcy Dept., El Paso, TX 79998

518398806 EDI: BANKAMER.COM Dec 04 2019 04:38:00 Bank of America, N. A., P.O. Box 982238,
El Paso, TX 79998

518398813 E-mail/Text: bankruptcy@cavps.com Dec 04 2019 00:19:21 Cavalry Portfolio Services, LLC,
P.O. Box 27288, Tempe, AZ 85285

518398811 +EDI: CAPITALONE.COM Dec 04 2019 04:38:00 Capital One Bank USA, N. A., P.O. Box 30281,
Salt Lake City, UT 84130-0281

518398812 +EDI: CAPITALONE.COM Dec 04 2019 04:38:00 Capital One Bank USA, N. A., P.O. Box 30285,
Attn : Bankruptcy Dept., Salt Lake City, UT 84130-0285

518398814 +E-mail/Text: bankruptcy@cavps.com Dec 04 2019 00:19:21 Cavalry Portfolio Services, LLC,
500 Summit Lake Dr., Ste. 400, Attn : Bankruptcy Dept., Org. acct. # 20036270,
Valhalla, NY 10595-2321

518398815 +E-mail/Text: bankruptcy@cavps.com Dec 04 2019 00:19:21 Cavalry Portfolio Services, LLC,
500 Summit Lake Drive, Ste. 400, Valhalla, NY 10595-2322

518398817 +EDI: CHASE.COM Dec 04 2019 04:38:00 Chase Bank, N. A., P.O. Box 15298,
Attn: Correspondence Dept., Wilmington, DE 19850-5298

518398816 +EDI: CHASE.COM Dec 04 2019 04:38:00 Chase Bank, N. A., P.O. Box 15298,
Wilmington, DE 19850-5298

518398821 EDI: DISCOVER.COM Dec 04 2019 04:38:00 Discover Financial Services, LLC, P.O. Box 15316,
Attn : Bankruptcy Dept., Wilmington, DE 19850

518398820 EDI: DISCOVER.COM Dec 04 2019 04:38:00 Discover Financial Services, LLC, P.O. Box 15316,
Wilmington, DE 19850

518398824 +EDI: FSAE.COM Dec 04 2019 04:38:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
Org. acct. # 3499920038772463, Amherst, NY 14228-3609

518398819 EDI: IRS.COM Dec 04 2019 04:38:00 Dept. of the Treasury, Internal Revenue Service,
Cincinnati, OH 45999

518398827 +E-mail/Text: bncnotices@becket-lee.com Dec 04 2019 00:17:55
Kohl's / Capital One Bank USA, N. A., N.56 W. 17000 Ridgewood Dr.,
Menomonee Falls, WI 53051-7096

518398832 +EDI: SWCR.COM Dec 04 2019 04:38:00 Southwest Credit Systems, 4120 International Pkwy.,
Ste.1100, Carrollton, TX 75007-1958

518398831 +EDI: SWCR.COM Dec 04 2019 04:38:00 Southwest Credit Systems, 4120 International Parkway,
Carrollton, TX 75007-1958

518398835 EDI: TDBANKNORTH.COM Dec 04 2019 04:38:00 TD Bank, N. A., 70 Gray Rd.,
Portland, ME 04105

District/off: 0312-2

User: admin
Form ID: noa

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Total Noticed: 39

Date Rcvd: Dec 03, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2019 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William P. Bonomo on behalf of Debtor James X. Rezabala nyattybill@aol.com,
bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bes
tcase.com
William P. Bonomo on behalf of Joint Debtor Erika M. Penachi nyattybill@aol.com,
bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bes
tcase.com

TOTAL: 6